

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA**
Richmond Division

IN RE:)	
)	
BRADLEY WILLIAM LANG)	Case No. 16-32482-KLP
)	Chapter 13
Debtor)	

AFFIDAVIT OF BRADLEY WILLIAM LANG

1. My name is BRADLEY WILLIAM LANG. I am above the age of 18 years, and competent to make this affidavit.

2. I have personal knowledge of the facts set forth in this affidavit.

3. On or about May 7, 2016, I filed a petition under Chapter 13 of the Bankruptcy Code, and a Chapter 13 plan was subsequently confirmed.

4. I divorced in 2019, and I lost my spouse's income of \$2,080 per month gross. I have also lost my health insurance through my spouse's employer, and now I have no health insurance. I now have a \$4,000 per month support obligation.

5. No payments have been made to the Chapter 13 Trustee in my case since February 2019, when my house was sold and \$19,442.01 was paid to the Trustee from the sales proceeds.

6. I am self-employed in the flooring business and my business income has decreased from the prior year due to COVID-19.

7. The confirmed Chapter 13 Plan in this case was filed as a one percent (1%) dividend to unsecured creditors and to date unsecured creditors have been paid a dividend of 7.57%.

8. Pursuant to paragraph A-4 of the confirmed plan, if the case were liquidated under Chapter 7, the unsecured creditors would receive no dividend on their allowed claims.

James E. Kane (VSB# 30081)
KANE & PAPA, P.C.
P. O. Box 508
Richmond, Virginia 23218-0508
Telephone (804) 225-9500
Counsel for Debtor

Thus the value, as of the effective date of the plan, of property actually distributed under the plan on account of each allowed unsecured claim is not less than the amount that would have been paid on such claim if my estate had been liquidated under Chapter 7.

9. Modification of the plan under 11 U.S.C. § 1329 is not practicable because I am not able to generate sufficient income to cover my basic living expenses.

Signed electronically on February 23, 2021.

/s/ BRADLEY WILLIAM LANG (seal)
BRADLEY WILLIAM LANG

CERTIFICATE OF ACKNOWLEDGMENT

State of Virginia
City of Richmond; to wit:

The foregoing instrument was signed electronically on February 23, 2021, by BRADLEY WILLIAM LANG.

/s/ Alfred A. Wilson
Notary Public

My Commission Expires: April 30, 2022

Notary Registration Number: 7767477